

JOHN PARTICIPANT, ABC Organization



Current performance may be lower or higher than performance data shown. Performance data quoted represents past performance and is not a guarantee or prediction of future results. For performance data current to the most recent month-end, please visit www.gwrs.com/emjay. The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost.

Investors should carefully consider the investment objectives, risks, fees and expenses before investing. For this and other important information please obtain the investment company fund prospectus and disclosure documents from your Service Representative. Read them carefully before investing.

INVESTMENT OPTION	Returns as of Month Ending 10/31/2005						Standardized Returns as of Quarter Ending 09/30/2005						Inception Date	Fund Operating Expenses
	1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception ¹	QTR	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception ¹		
Bond														
PIMCO Total Return - A	-0.93	1.09	1.37	4.40	6.67	6.75	-0.61	2.04	3.32	4.71	7.00	6.93	01-13-1997	0.90
Balanced														
T. Rowe Price Balanced Fund	-1.71	2.19	7.88	11.50	3.59	8.38	3.25	3.96	11.34	13.81	4.02	8.58	12-29-1939	0.71
International														
American Funds EuroPacific R ²	-2.96	9.73	20.60	21.20	4.89	10.08	12.25	13.08	28.49	24.69	4.52	10.22	04-16-1984	0.88

These returns are expressed as percentages.

Returns reflect deduction of fund operating expenses. Your Plan may also assess administrative fees which would reduce the results shown above.

On occasion, the name and/or objective of an investment option may change. For specific information on whether the investment name has changed within the past year, or if the investment objective has changed in the last ten years, please contact your Service Representative for a current prospectus.

Although data are gathered from reliable sources, including but not limited to Standard & Poor's Micropal, Inc. (2004 - <http://www.funds-sp.com>), we cannot guarantee completeness, timeliness or accuracy of the data.

Some funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. For more information, please refer to the fund's prospectus and/or disclosure documents.

¹ 10 Year/Since Inception returns reflect either the 10-year annualized returns or, if not in existence for 10 years, the annualized returns since inception.

² Foreign funds involve special risks, including currency fluctuations and political developments.